WOMAN REDISCOVERS HER CROWNING GLORY

The Most Exaggerated Style of English Hair Dressing—Portrait of Mrs. Beaufoy, by Gainsborough

How the Egyptian Woman Displayed Her Hair

The Countess de Flahault, Her Hair in the Semi-negligee Style of Louis XVI. From a Portrait by Mme Labille-Guiard.

The Formal Coiffure of the Empress Josephine, as Painted by Gerard.

A Gainsborough Fashion, Supposed to be the Portrait of Mrs. John Douglass.

Curls, as Shown by Romney in his Portrait of Lady Altamount

Exquisite Old Arrangements of the Coiffure, Painted by Famous Artists, Drawn Upon by Modern Belles

THE wild abandon of women for hair arrangements that called for a bale of puffs originally belonging to somebody else and resulting in such appalling medleys of form and color, not to speak of deep bass outcries on the part of the horrified male population, is proving to have been a mere symptom, epidemic though it was.

It was the symptoms of revolt and change, the first, tumultuous protest of beauty against the oblivion which had so long been accorded to her crowning glory.

Protest against protest, that riot of capillarity was followed by the appearance of numbers of heads with hair arranged in the simplest, most classic, most adorable coiffure of all, when it frames a face that's made for it—the Psyche parting, with crisp waves over the temples. If all women had been classically lovely, that old, exquisite fashion might have swept over the world, and might have lasted almost a week, before somebody started something, just to show who was boss. But all women aren't classically lovely; so the awful struggle went on.

This year, in Europe, and in England especially, the true conditions that lie back of the passing symptoms have revealed themselves. Fashionable women have at last realized that the surrender of their charming heads to the scant mercies of any dominating, undiscriminating fashion means the forfeiture of some of the finest possibilities most of them have for adornment.

So they have embarked on voyages of discovery, each a Columbus in the ocean of the past seeking in some lost Atlantis that style of hairdressing which best becomes her features.

LONDON has been talking nothing but hairdressing for a month and more. The puff arrangement, left to the proletariat, may be seen on the streets, side by side with partings and wavings and marcelling and stray curls. But the time is past for all that with the women who aim to be really in the forefront of fashion.

For once, the rest, as embodied in leaders of English society, has undertaken to display originality in its choice of accessories to nature's gifts. There is no general running after any one arrangement; every woman seems to be studying her face and seeking to frame it in the mode that is most becoming.

They've reached the length of giving headdress parties, with prizes at which every guest appears with her hair arranged in whichever style of the past she fancies best suits her, and no era is too remote to be plundered for an idea. The sole test of excellence is the measure of beauty secured in the coiffure.

Simple as it is, that test has proved the most difficult to satisfy, and has made drafts on the works of all those artists whose portraits or studies of costume and type are available. The result has been that dinners and dances become, in practice, delightful little expositions of coiffures worn by living models, including many famous beauties and prepared at an expense of time, thought and money such as has not been paralleled in history.

When the new fad reaches this country, it is likely that all the acquisitions of painting, sculpture and archeology, for which Americans have laid out so many millions, will scarcely suffice to afford a field for the women who will go ransacking the ages in quest of striking modes. But undoubtedly they will supply so many and such handsome hints that the country will, for the first time, have an opportunity of seeing what women can do in the way of self-adornment when they set themselves seriously to the congenial task.

Nor will the novelties be limited to the rich alone; there hasn't been a fashion during the last twenty-five years which the poor failed to make their own within a couple of weeks from the time it saw the light of day. And there are many fascinating modes of wearing the hair which, once their principles are comprehended, call for even less outlay in money than the small fortunes which some girls who are least prosperous have managed to invest in puffs within the last two years.

One of the most impressive of the London headdress fashions went as far back as the days of Cleopatra, the hair drawn down into a knot and covering the ears, with a gold wire holding the flat strands in place, and diamonds and pearls enriching the fringe of gold that draped one side. A large emerald shone on the brow, above the left eye.

In its essence this is the fashion of the priestess of Isis, over whose brow the serpent of wisdom arched its sinuous neck, a fashion far less ornate and, as a rule, much more becoming to the average woman. It is unusual enough in itself, and, while extremely simple, conveys to a dark and aquiline countenance a quality of mystery that needs only expressive eyes to become enthralling.

Such handsome portraits as that of Mrs. Beaufoy and that believed to be Mrs. John Douglas, by Gainsborough, and Lady Altamount, by George Romney, with their variations of formality and adorable negligee, have been levied on in every phase they were in the past, when the great ladies of the court sat to the popular artists of their day. It was natural that Englishwomen should turn to the canvases which perpetuated the loveliness of their forbears, and altogether lovely results were obtained.

But with the spread of the new movement wider calls were made; originality, with all the air of novelty implied by the term, became the watchword wherever a coterie of fashionable women met to vie with one another in the dressing of their hair. France, where successive court beauties and proud queens have fought out their battles for love and power, contains countless variations of the headdress, from towering monuments three feet high which needed whole days for their completion, to such ingenuously clever arrangements as that pictured by Madame Labille-Guiard in her portrait of the Countess de Flahault, and on down to the regally handsome adaptation of the crown to the tresses of dignified Josephine, Napoleon's empress.

Yes, there is much to choose from; and it may be that, amid all the striving after ornate effects, modern woman will go to lengths that rival those of such an age as that of Queen Elizabeth or Anne of Austria. There were marvels wrought then in hairdressing which stirred the moralists to their depths, and moved many a lady of the highest degree to futile, helpless wrath. The English commentator, Stubbes, speaking of the fashions in 1585, remarks:

"Then follow the trimming and thicking of their heads in laying out their hair to show, which, of course, must be curled, frizzled and crisped, laid out (a world to see) on wreathes and borders, from one ear to the other. And lest it should fall down, it is under-propped with forks, wires, and I cannot tell what"—of course he couldn't, the impertinent old busybody—"like grim, stern monsters rather than chaste Christian matrones. Then, on the edge of their boulstered haire (for it standeth crested rounde about their frontiers, and hanging over their faces like pendices or veiles with glass windows on every side), there is laid great wreathes of gold and silver, curiously wrought and cunningly applied to the temple of their heads. And for fear of lacking anything to set forth their pride with all of their hair thus wreathed and crested, are hanged bugles (I dare not say bables), ouches, rynges, gold, silver, glasses and other such childish gewgaws." He might have added that they used diamonds, pearls, other jewels and feathers; and weren't quite satisfied at that. As for Elizabeth herself, Paul Hertzer, in describing his journey through England at the time, observed of her majesty, casually: "She wore false hair, and that red." Which shows that the puff business didn't begin with the present charming generation, by a long shot.

In France, until nearly the middle of the seventeenth century, ladies had their own tirewomen to dress their hair. It was an intimate part of the toilette which was reserved for the clever and discreet fingers of my lady's maid. But in 1645 there arose a genius who bore the name of Champagne and became even more popular with the ladies than his vivacious namesake of the vineyard.

Tradition would fain preserve the memory of that dame or demoiselle who first submitted her sleek poll to his artistic hands; but no record of her identity lingers, even in the myths of beauty in which France is so rich. Probably he began by showing the tiring maids a touch or two of the inspired art that was so soon to make him famous and a very wicked tyrant; and they, in turn, delighted the eyes of mistresses, who were ennuied to death of seeing their wealth of tresses fastened up in the fashion their grandmothers wore.

There wasn't a feminine heart in Paris, however, that didn't long to have Champagne's hands on its head when he was at last invited to take such liberties with raven and golden locks as the court gallants very willingly gave their lives for any day. Tallemant de Reaux avers: "This fellow, by reason of his skill in hairdressing, made himself cherished and caressed by all the women." And, when they wouldn't caress him, he made them.

He would arrange one side of a beauty's head and then remark:

"Madame, with your overpowering loveliness adorned by my humble art, you will look charming enough to kiss."

Madame would smile delightedly and gratefully agree with him; but she would remind him that her beauty was only half adorned.

"Alas, madame," Champagne would lament, "my inspiration is daunted by the keenness of the regret your beauty brings, that some one else must enjoy the kisses. I fear that, unless I share in the blisses I create, my artistic soul will not let me proceed."

They usually capitulated on the spot; and Champagne, having sampled their kisses, finished his job.

WORKED WITHOUT PAY

He was so high and mighty about it—the true pioneer of the excruciating phrase "tonsorial artist"—that he would accept no pay. Like any other artist, he condescended to receive nothing but a honorarium—some gift, some trinket, which treated him like a gentleman and, incidentally, was salable for a sum vastly more than any regular pay in cash he could have extorted. And he took good care to let all his clientele know of any niggardly gift that had been offered him, adding that its donor would henceforth send for him in vain. The result was that his fees in so-called gifts ran up into a fortune.

But it was not he who devised the famous coiffure a la Maintenon, named for Madame de Maintenon when her admiring king first noticed her charms. That credit goes to Madame Martin, who succeeded him and, for the time, won back her sex's eminence in adorning the heads of the fair.

In 1671, Madame Martin gave her influence to the reduction of the great length of the ringlets the ladies wore, and the new style was known as hurluberlu, or hurlupee. Madame de Maintenon was an entrancing picture amid those shorter curls, which women of many generations have copied since. They caught the heart of Louis XIV at first glance; so there is a fashion in hairdressing that has a famous romance to its credit; for beauty, if she didn't draw him by a single hair, secured a mighty strong pull with royalty on the strength of some bunches of it.

You can see such coiffures among London's fashionables now, but only as incidents in the gorgeous variety, which overlooked nothing history has produced, from the antique knots of Athens to the taure, or bull's head, with the hair rolled above the forehead like the bases of a pair of horns, and to the immense side rolls adorned with jewels that once prevailed in England and France. Even peasant fashions are made allies of aristocratic charms, and the Kranz of old Germany, with its wreathing of roses, has proved to be among the prettiest of crowns for a face that's young and rosy.

American women, especially those who have their hands full of work and their purses too nearly empty of money, may look upon this new demand for thought and skill as a blessing not unmixed. But they need not despair. There will always be Champagnes and Madame Martins able to bring the finest conceptions down to the capacity of the smallest purse; and, whether it be flattering or not, the men who still linger in the tonsorial art are now very strict in taking all their pay in cash.

CHEAP LOANS FOR GERMAN FARMERS

By H. C. Price

THROUGH co-operation the farmers of Germany have established a system of agricultural credits by which they are able to get loans for long periods at as low rate of interest as the government. At the present time it is practically 4 per cent; six or seven years ago it was 3½ per cent, and the rate has been as low as 3 per cent, and seldom over 4½ per cent. This is not because the interest rates in general are lower here than in the United States, because, as a matter of fact, they are not, but are higher than in England, France or the United States.

This has been accomplished by the farmers organizing for the purpose of making loans instead of each farmer making his loan independently.

THE organization makes the loan for the individual farmer and secures the same by issuing bonds. The farmer in turn gives his mortgage to the association, and in no case are the bonds of the association permitted to exceed the mortgages held by the association as security for loans made by its members.

The system has the advantage of substituting an organized public credit for an individual private credit. Although the individual members are only liable to the organization to the extent of their mortgages, yet the bonds sold by the organization are secured by all the mortgages held by it. Consequently, such security is considered better than if it were only secured by a private mortgage.

Another advantage of such organizations is the service they render in bringing together parties having money to loan and farmers desiring loans. Many persons who would be glad to loan money on good farm security are unable to do so, not knowing where to find such loans. Here the bonds of these agricultural associations are standard securities that are bought and sold as readily as government bonds. They are quoted on all of the money markets and can always be bought or sold. They vary in price from day to day, depending upon the condition of the money market. In this way the farmer making the loan gets the advantage of the smallest fluctuation in the market.

The great advantages of these organizations, however, are that the loans are made for long periods; that they cannot be called, or the rate of interest raised. In addition to this, they combine an amortisation feature, so that, with the interest, a small amount, usually ¼ to ¾ per cent, is paid to apply on the principal. The cost of management is usually counted at ¼ per cent, and any part not needed applies on the payment of the principal.

On a loan made now at 4 per cent a farmer pays 4¾ per cent to apply on the principal and ¼ per cent for the management of the association, or a total of 5 per cent per year, and by the simple payment of 5 per cent the loan will be paid off in between forty to forty-five years. In case he wants to pay it off sooner, he has the privilege of liquidating it in part or in whole at any time by giving notice the required length of time, which is never over six months.

The organizations are co-operative in nature and are operated under the direct control of the government. The loans are made only on first mortgages and for an amount not to exceed two-thirds of the taxable value of the property.

The management of these societies has been so conservative that there is no case on record of one ever having defaulted, although they have been established for over 100 years. The business of each association is usually confined to a single province, which is a political division between our county and state.

NEARLY A BILLION OF LOANS

At the present time this class of agricultural co-operative credit associations (Landschaften) have nearly $1,000,000,000 in loans and the rate of interest they bear averages less than 4 per cent. If these same loans had been made without the aid of the associations, they certainly could not have been made at less than 5 per cent, and many of them, probably, at not less than 6 per cent. But even if only 1 per cent is saved by the farmers organizing these associations, it means a saving of $10,000,000 per year in interest.

The fact that American farmers have not secured more favorable rates of interest on their loans is not because the security is not good, but because they have not organized to sell their credit for what it is worth. There is no reason why farm real estate loans should not be made at the lowest rate of interest secured by any industry, because the security is the very best. But the farmer, so long as he must make his loan individually and privately, will never be able to secure rates of interest as favorable as the organized industrial and commercial enterprises. It is only by organization that these results can be secured. Of the many benefits that are offered by co-operation in agriculture, none are more promising or more immediate than are offered by co-operative credit associations.

German agriculture is very thoroughly organized along co-operative lines and at present there are more than 24,000 agricultural co-operative organizations in the empire. But in no line have they accomplished as much as they have in securing credit on long-time loans on easy terms and low rates of interest. What they have done in securing short-time loans on personal credit has, however, been eminently successful. All of it has been done by organization and co-operation.

Rubber From Oil of Beans

THE constant search for new sources of rubber has led scientists in Germany to develop a rather unique method of producing crude rubber from soya beans.

A very heavy thick oil is extracted from the beans, and this is treated with a solution of nitric acid, and then heated until a given temperature is registered. The result is a dense, tough and quite viscid mass.

The product can be vulcanized by means of sulphur, and the material secured is so similar to the natural rubber product that it is very difficult to detect which is which.

Several other methods of securing rubber from vegetable products have been tested, but the processes are too expensive to compete with the rubber secured from the various plants that are producing vast quantities. Should the soya beans produce rubber at a minimum cost, there will be a great industry from this source.

An Electric Bakery

DURING recent years many new devices for mixing dough and making loaves of bread have been invented in various parts of the world, but the latest, and doubtless the most complete, device of this character is an electric bakery installed in the city of Glasgow, where the flour and other materials are weighed or measured, and the entire mixing and baking processes are automatically done by electricity.

Experts declare the product a success. It is as fine bread as can be produced by other methods, and time, materials and labor are saved. It is predicted that we may expect more for our money in the future by reason of the saving effected.